Case 16-43087 Doc 28 Filed 03/31/17 Entered 03/81/17 16:17:12 Main Document	
Fill in this information to identify the case:  Pg 1 of 6	
Debtor 1 Mary Jane Chadwick	
Debtor 2	
United States Bankruptcy Court for the: Eastern_ District of MO	
Case number 16-43087-399	
Official Form 410S1	
Notice of Mortgage Payment Change 12/15	
If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.	
Name of creditor: Federal National Mortgage Association ("Fannie Mae")  Court claim no. (if known): NA	
Last 4 digits of any number you use to identify the debtor's account:  2 8 5 7  Must be at least 21 days after date of this notice  05/01/2017	
New total payment: \$ \$730.69	
Part 1: Escrow Account Payment Adjustment	
1. Will there be a change in the debtor's escrow account payment?	
□ No □ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:	
Current escrow payment: \$\$333.42 New escrow payment: \$\$235.73	
Part 2: Mortgage Payment Adjustment	
2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?	
No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:	
Current interest rate:% New interest rate:%	
Current principal and interest payment: \$\$494.96 New principal and interest payment: \$\$494.96	
<u></u>	
Part 3: Other Payment Change	
Part 3: Other Payment Change  3. Will there be a change in the debtor's mortgage payment for a reason not listed above?	
<ul> <li>3. Will there be a change in the debtor's mortgage payment for a reason not listed above?</li> <li>✓ No</li> <li>✓ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.</li> </ul>	
3. Will there be a change in the debtor's mortgage payment for a reason not listed above?  ☑ No	

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	Mary Jane Chadwick rst Name Middle Name Last Name	Case number (if known) 16-43087-399			
Part 4: Signature	gn Here				
The person telephone nu	completing this Notice must sign it. Sign and print your name umber.	and your title, if any, and state your address and			
Check the app	propriate box.				
☐ I am th	he creditor.				
<b>☑</b> I am th	ne creditor's authorized agent.				
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.					
<b>★</b> /S/ Will Signature	liam T. Holmes, II	Date 03/31/2017			
Print:	William T. Holmes, II, #59759, #59759MO First Name Middle Name Last Name	Title Attorney for Creditor			
Company	Millsap & Singer, LLC				
Address	612 Spirit Drive Number Street				
	St.Louis, MO 63005				
	City State ZIP Code				
Contact phone	(636) 537-0110	Email bkty@msfirm.com			

servicer: \$471.46.



MARY JANE CHADWICK C/O CORRINE ELAINE EDWARDS 2407 MUEGGE RD SAINT CHARLES MO 63303-3149

ESCROW ACCOUNT STATEMENT				
Analysis Dat	e:	03/27/17		
Loan Numbe	r:			
Current Pay	ment	New Payment Effective 05/01/17		
Principal and		Principal and		
Interest	\$494.96	Interest*	\$494.96	
Escrow	\$333.42	Escrow	\$235.73	
Total Current		Total NEW		
Payment	\$828.38	Payment*	\$730.69	

<sup>\*</sup>The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

### NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on April 27, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE					
•	17 018	Anticipated Activity					
COUNTY HAZARD INS	\$1,890.76 \$938.00		Payments to Escrow	Payments from Escrow	Description	Projected Balance	
Total Disbursements	\$2,828.76	Beginning Balance**				\$1,505.88	
		Post Petition Beg Bal*				\$1,505.88	
		Surplus Refund				\$327.23	
		Date					
Bankruptcy File		05/01/2017	235.73	0.00		1,414.38	
Date	April 27, 2016	06/01/2017	235.73	0.00		1,650.11	
	1.p.11.27, 2010	07/01/2017	235.73	0.00		1,885.84	
Pre-Petition Escrow		08/01/2017 09/01/2017	235.73 235.73	0.00 0.00		2,121.57	
Shortage/Deficiency as	\$0.00	10/01/2017	235.73	0.00		2,357.30 2,593.03	
of Analysis Date	φ0.00	11/01/2017	235.73	0.00		2,393.03 2,828.76	
or raidiyolo Date		12/01/2017	235.73		COUNTY	1,173.73	
		01/01/2018	235.73		HAZARD INS	471.46	
		02/01/2018	235.73	0.00		707.19	
		03/01/2018	235.73	0.00		942.92	
*Post Petition Beg Bal =		04/01/2018	235.73	0.00		1,178.65	
post-petition portion of t starting balance	ne escrow	Total	\$2,828.76	\$2,828.76-			
**Beginning balance = Starting balance less any unpaid escrow disbursements		loan is 30 days or more reinstate or bring your lo is current and there is a su	an current, we wi	ll conduct a new es	crow analysis within 90		
The Real Estate Settleme Act (RESPA) allows us to maintain up to 1/6 of you disbursements in your est all times, unless prohil law. This cushion covers increases in your tax and disbursements. Cushion	o collect and or total crow account oited by state s any potential for insurance						

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#### ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from May 2016 to April 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments	to Escrow	Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual	-	Projected	Actual
Beginning							
Balance						\$968.46	\$0.00
Date							
05/01/16	322.84	333.60*	0.00	0.00		1,291.30	333.60
06/01/16	322.84	0.00*	0.00	0.00		1,614.14	333.60
07/01/16	322.84	333.42*	0.00	0.00		1,936.98	667.02
08/01/16	322.84	0.00*	0.00	0.00		2,259.82	667.02
09/01/16	322.84	333.42*	0.00	0.00		2,582.66	1,000.44
10/01/16	322.84	666.84*	0.00	0.00		2,905.50	1,667.28
11/01/16	322.84	0.00*	0.00	1,890.76-*	COUNTY	3,228.34	223.48-
12/01/16	322.84	333.42*	1,771.02-	•	COUNTY	1,780.16	109.94
01/01/17	322.84	333.42*	0.00	0.00		2,103.00	443.36
02/01/17	322.84	333.42*	0.00	938.00-*	HAZARD INS	2,425.84	161.22-
03/01/17	322.84	1,333.68 *	2,103.00-	0.00*	HAZARD INS	645.68	1,172.46
04/01/17	322.84	0.00*	0.00	0.00		968.52	1,172.46
Total	\$3,874.08	\$4,001.22	\$3,874.02-	\$2,828.76-			

<sup>\*</sup> indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

<sup>\*\*</sup> indicates escrow payment made during a period where the loan was paid ahead.

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In The Matter Of:	)	
Mary Jane Chadwick	) Cas	se Number 16-43087-399
Debtor,	) ) Cha	apter 13
Federal National Mortgage Association ("Fannie Mae")	) ) )	
Creditor,	)	
	)	

## **CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on March 31, 2017, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

#### **Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Corrine Elaine Edwards

Diana S. Daugherty

Office of the United States Trustee

# **Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Mary Jane Chadwick 37 Glenwood Ln. Saint Peters, MO 63376